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There is no question that women preventive health services should be covered at 100%, however at what point do you determine and limit what preventive services are. Individuals have different healthcare needs and each can be designated preventive.

For example, an individual who has diabetes has specific preventive needs and who's to say the prescriptions a diabetic takes should not be covered at 100%. The same can be said of an individual who has asthma or an individual who has high blood pressure.

The regulations should be more specific for individuals with chronic conditions since the likelihood of a high cost claim occurring is higher for these individuals. Long term savings for health insurance companies as well as for self-funded employers for preventing a healthcare episode of care is exponential. It is imperative for HHS to specifically state what additional preventive healthcare services or prescriptions will be covered at 100%, not only focus on women's healthcare needs.

Sincerely - Gilbert Karol

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